

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

JOSEPH A. DEWAN and MARY CORR-DEWAN

Debtors.

Chapter 13

Case No.: 11-24869-MBK

Judge: Michael B. Kaplan

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ CREDITOR'S MOTION or CERTIFICATION OF DEFAULT

☐ TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by creditor Bank of America, N.A.

A hearing has been scheduled for December 13, 2016 at 9:00 a.m.

OR

☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____ @ _____ .m.

2. ☐ Certification of Default filed by creditor, _____.

I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.
- ☐ Payments have not been made for the following reasons and debtor proposed repayment as follows (explain your answer):
- ☒ Other (explain your answer): I have made all of the payments due through November, 2016. I shall make the December payment in a timely manner. For this reason, we would respectfully request that the Motion for Relief from the Automatic Stay be denied.
3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date:


MARY DEWAN, Debtor

Date: 12/6/16

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within fourteen (14) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed, the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.